

Proposed NU Business Name: **SABBIR TELECOM & SERVICING**



Project identification and prepared by: M H Sweet,  
Sreepur Unit, Gazipur.

Project verified by: Md. Siddikur Rahman



## Brief Bio of The Proposed Nabin Udyokta

Name	:	<b>RAISUL ISLAM SABBIR</b>
Age	:	29-01-1994 (23 Years)
Education, till to date	:	SSC
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	3 Brothers
Address	:	Vill: Lohagach, P.O: Sreepur, P.S: Sreepur, Dist: Gazipur.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MST RASHIDA</b>
(iii) Father's name	:	<b>A. MANNAN</b>
(iv) GB member's info	:	Branch: Tengra, Centre # 76 (Female), Member ID: 4135/1, Group No: 04 Member since: 2000-2008 (9 Years) First loan: BDT 5,000/-.
Further Information:		Existing loan: BDT 20,000/-, Outstanding loan: nil
(v) Who pays GB loan installment	:	Mother
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYAKTA (CONT...)***

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	3 years experience in running business. 3 Years in own business He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01779-626386
Family's Contact No.	:	01927-726386
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sreepur Unit, Gazipur.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST RASHIDA** Joined Grameen Bank Since 9 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In Agriculture.

## Proposed Nobin Udyakta Business Info

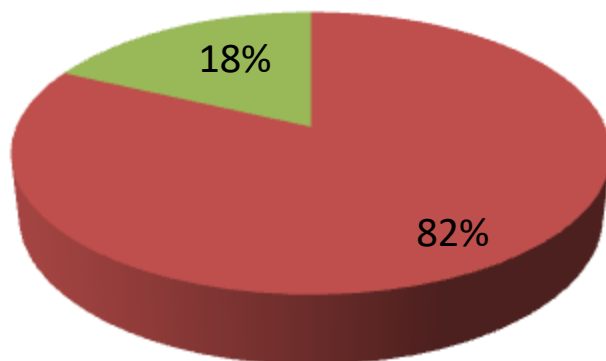
Business Name	:	<b>SABBIR TELECOM &amp; SERVICING</b>
Location	:	Nana Mor, Sreepur.
Total Investment in BDT	:	BDT 3,33,000/-
Financing	:	Self BDT 2,73,000(from existing business) 82% Required Investment BDT 60,000 (as equity) 18%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	12 ft. x 10 ft. = 120 Square ft.
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up for investment in Mobile, Charger, Battery, Back Part, Cover, Bikash, DBBL Mobile Banking etc</li><li>▪Average gain on sale 30%.</li><li>▪The business is operated by entrepreneur. Existing no employee.</li><li>▪The place is own.</li><li>▪Collects goods from Mawna, Gazipur.</li><li>▪Agreed grace period is 3 months.</li></ul>

<b>Existing</b>			
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
<b>Revnue (Sale)</b>			
Mobile, Charger, Battery, Back Part, Cover, Bikash, DBBL Mobile Banking	3500	105000	1260000
	0	0	0
<b>Total Sales(A)</b>	<b>3500</b>	<b>105000</b>	<b>1260000</b>
<b>Less Variable Expense (B)</b>			<b>0</b>
Mobile, Charger, Battery, Back Part, Cover, Bikash, DBBL Mobile Banking	2450	73500	882000
<b>Total Variable Expense</b>	<b>2450</b>	<b>73500</b>	<b>882000</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>1050</b>	<b>31500</b>	<b>378000</b>
<b>Less Fixed Expense</b>			
Rent		2000	24000
Electric Bill		800	9600
Transportaion		0	0
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		100	1200
Generator		800	9600
Mobile Bill		500	6000
<b>Total Fixed Cost (D)</b>		<b>9400</b>	<b>112800</b>
<b>Net Profit (E)= [C-D]</b>		<b>22100</b>	<b>265200</b>

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Mobile	30	1,500	45,000	30	1,500	45,000	90,000
Charger	80	100	8,000	100	100	10,000	18,000
Battery	300	300	90,000	0	0	0	90,000
Back Part	200	100	20,000	0	0	0	0
Cover	100	100	10,000	0	0	0	10,000
Bikash			50,000	0	0	5,000	55,000
DBBL Mobile Banking			30,000	0	0	0	30,000
Others			20,000	0	0	0	20,000
			<b>273,000</b>			<b>60,000</b>	<b>333,000</b>

## Source of Finance



- Entrepreneur's Contribution  
273,000
- Investor's Investment 60,000
- Total 333,000

<b>Financial Projection (BDT)</b>					
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Year -1</b>	<b>Year-2</b>	<b>Year-3</b>
<b>Revenue(Sales)</b>					
Mobile, Charger, Battery, Back Part, Cover, Bikash, DBBL Mobile Banking	5000	150000	1800000	1890000	1984500
	0	0	0	0	0
<b>Total Sales(A)</b>	<b>5000</b>	<b>150000</b>	<b>1800000</b>	<b>1890000</b>	<b>1984500</b>
<b>Less Variable Expense (B)</b>					
Mobile, Charger, Battery, Back Part, Cover, Bikash, DBBL Mobile Banking	3500	105000	1260000	1323000	1389150
<b>Total Variable Expense</b>	<b>3500</b>	<b>105000</b>	<b>1260000</b>	<b>1323000</b>	<b>1389150</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>1500</b>	<b>45000</b>	<b>540000</b>	<b>567000</b>	<b>595350</b>
<b>Less Fixed Expense</b>					
Rent		2000	24000	24000	24000
Electric Bill		800	9600	9900	10200
Transportaion		0	0	0	0
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Gard		100	1200	1200	1200
Generator		800	9600	9600	9600
Mobil Bill		500	6000	6100	6200
<b>Total Fixed Cost (D)</b>		<b>9400</b>	<b>103200</b>	<b>103600</b>	<b>104000</b>
<b>Net Profit (E)= [C-D]</b>		<b>35600</b>	<b>427200</b>	<b>448560</b>	<b>470988</b>
<b>Investment Pay Back</b>			<b>24,000</b>	<b>24,000</b>	<b>24,000</b>



## Cash flow projection on business plan (rec. & Pay)

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	427,200	448560	470988
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		403200	827760
	<b>Total Cash Inflow</b>	<b>487,200</b>	<b>851,760</b>	<b>1,298,748</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	<b>Total Cash Outflow</b>	<b>84,000</b>	<b>24,000</b>	<b>24,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>403,200</b>	<b>827,760</b>	<b>1,274,748</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 03 Years  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Political unrest

Pictures







